

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA  
REGION 3 DIVISION**

In re: MICHAEL C. JONES	§	Case No. 17-bk-12918
RASHIDA M. SMITH	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/26/2017.
- 2) The plan was confirmed on 05/08/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 09/26/2022.
- 6) Number of months from filing or conversion to last payment: 65.
- 7) Number of months case was pending: 71.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,146.67.
- 10) Amount of unsecured claims discharged without full payment: \$83,461.17.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 44,436.17	
Less amount refunded to debtor(s)	\$ 62.00	
<b>NET RECEIPTS</b>		\$ 44,374.17

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,482.63	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		\$ 7,482.63
Attorney fees paid and disclosed by debtor(s):	\$ 500.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID OFFEN ESQUIRE	Lgl	4,000.00	NA	NA	4,000.00	0.00
AMERICREDIT	Uns	0.00	15,826.45	15,826.45	1,162.63	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Sec	0.00	23,886.96	28,164.40	28,164.40	0.00
MERCK, SHARP & DOHME FCU	Uns	0.00	795.29	795.29	58.42	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	0.00	13,529.19	13,529.19	993.88	0.00
TD BANK USA N.A.	Uns	0.00	260.04	260.04	19.10	0.00
DELL FINANCIAL SERVICES	Uns	0.00	1,654.87	1,654.87	121.57	0.00
AMERICAN INFOSOURCE	Uns	0.00	337.77	337.77	24.82	0.00
AMERICAN INFOSOURCE	Uns	0.00	378.95	378.95	27.84	0.00
RESURGENT CAPITAL SVCS	Uns	0.00	43.97	43.97	3.23	0.00
RESURGENT CAPITAL SVCS	Uns	0.00	154.35	154.35	11.34	0.00
Navient	Uns	0.00	22,730.22	22,730.22	1,669.79	0.00
Navient	Uns	0.00	22,730.22	0.00	1,669.79	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	0.00	243.54	243.54	17.89	0.00
RESURGENT CAPITAL SVCS	Uns	0.00	533.76	533.76	39.22	0.00
FREEDOM MORTGAGE CORP	Sec	0.00	177,640.95	177,640.95	1,843.87	0.00
NATIONSTAR MORTGAGE, LLC	Sec	122,237.00	131,001.28	0.00	0.00	0.00
FCC FINANCE LLC	Sec	0.00	909.35	909.35	909.35	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
FAY SERVICING, LLC	Sec	51,240.00	51,580.57	0.00	0.00	0.00
CITY OF PHILA	Sec	0.00	135.00	0.00	0.00	0.00
CITY OF PHILA	Sec	0.00	861.07	70.87	70.87	0.00
Santander Consumer USA Inc.	Uns	0.00	1,137.05	1,137.05	83.53	0.00
ACCEPTANCE NOW	Sec	2,941.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Sec	21,039.00	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SVC	Sec	21,334.00	NA	NA	0.00	0.00
FLAGRSTAR BANK	Sec	176,127.00	NA	NA	0.00	0.00
ABINGTON MEMORIAL HOSP,	Uns	350.00	NA	NA	0.00	0.00
AMERI/CREIT/GM FINANAIL	Uns	15,826.00	NA	NA	0.00	0.00
AR RESOURCES INC	Uns	350.00	NA	NA	0.00	0.00
AR RESOURCES INC	Uns	350.00	NA	NA	0.00	0.00
CAREPAYMENT	Uns	558.58	NA	NA	0.00	0.00
CITY OF PHILA	Uns	978.00	NA	NA	0.00	0.00
COMENITY BANK/NEW YORK & CO	Uns	247.00	NA	NA	0.00	0.00
DELL FINANCIAL SERV.	Uns	1,654.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Uns	22,251.00	NA	NA	0.00	0.00
FSTCONCRD	Uns	1,067.00	NA	NA	0.00	0.00
LAB.CORP OF AMERICA HOLDINGS	Uns	43.97	NA	NA	0.00	0.00
MCCARTHY BURGESS & WOL	Uns	284.00	NA	NA	0.00	0.00
MERCK SHARPE & DOHME F	Uns	1,718.00	NA	NA	0.00	0.00
PECO/ENERGY	Uns	923.00	NA	NA	0.00	0.00
PGW	Uns	287.85	NA	NA	0.00	0.00
PORTFOLIO REC.	Uns	473.00	NA	NA	0.00	0.00
PROFESSIONAL ACC. SERV.	Uns	2,100.00	NA	NA	0.00	0.00
REV. GROUP	Uns	125.00	NA	NA	0.00	0.00
SANTANDER CON. USA	Uns	1,137.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEM	Uns	1,119.00	NA	NA	0.00	0.00
TARGET	Uns	499.00	NA	NA	0.00	0.00
VERIZON	Uns	1,628.00	NA	NA	0.00	0.00
WATER REV. BUREAU	Uns	942.47	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 177,640.95	\$ 1,843.87	\$ 0.00
Debt Secured by Vehicle	\$ 28,164.40	\$ 28,164.40	\$ 0.00
All Other Secured	\$ 980.22	\$ 980.22	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 206,785.57</b>	<b>\$ 30,988.49</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 57,625.45</b>	<b>\$ 5,903.05</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 7,482.63	
Disbursements to Creditors	\$ 36,891.54	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 44,374.17</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/18/2023

By: Kenneth E. West  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.